

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants : Andrew C. Gilbert, et al.  
Application No. : 10/040,837 Confirmation No. : 2702  
Filed : January 7, 2002  
For : SYSTEMS AND METHODS FOR PROVIDING  
CROSSING MARKETS  
Group Art Unit : 3692  
Examiner : Sarah M. Monfeldt

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT/SUBMISSION**

Sir:

This is a response to the non-final Office Action mailed November 1, 2007 in the above-identified application. Reconsideration of the application is respectfully requested. It is noted that the use of the word “we” hereinafter refers to Applicants.

**Amendments to the Specification** begin on page 3 of this paper.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 4 of this paper.

**Remarks** begin on page 12 of this paper.